

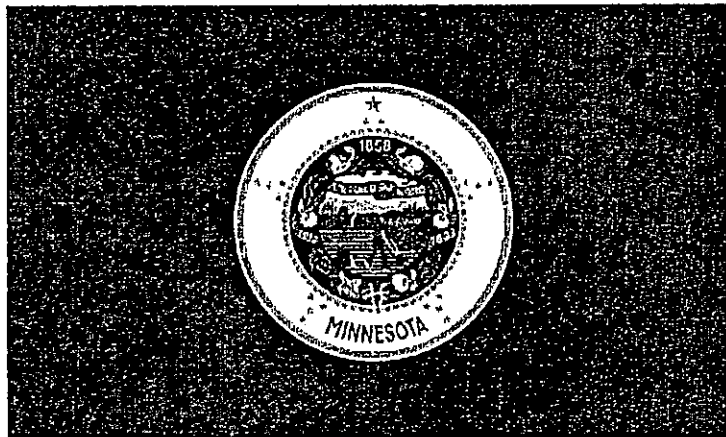
BULLETIN 2005-2

DATE: June 20, 2005
TO: All Property and Casualty Insurance Companies and
Rate Service Organizations Licensed to do Business in
Minnesota
FROM: Minnesota Department of Commerce (DOC),
Policy Analysis Section, Property & Casualty Unit
RE: 2005 Legislative Changes – Forms, Rates and Rules
Filing Fees and Optional Expedited Filing Procedures
for Homeowners and Automobile Filings.

Reason for Bulletin. Pursuant to 2005 legislative changes, the following information is being circulated to make companies aware of the revised form, rate and rule filing fees as well as explain the optional expedited filing procedures for Homeowners and Automobile filings.



GLENN WILSON, Commissioner of Commerce



Questions about this Bulletin.

If you have questions regarding this Bulletin, please contact Scott P. Borchert, Director of Registration, 651-296-9431 or at scott.borchert@state.mn.us

NEW FILING FEES FOR FORMS, RATES AND RULES
EFFECTIVE JULY 1, 2005

Minnesota Statute Section 60A.14 has been amended, changing the schedule for filing fees. Each Insurance Company included in a filing is assessed a fee. Please note that by filing on SERFF companies will receive a significant savings.

PAPER FILINGS

Rate Filings	\$90
Rule Filings	\$90
Form Filings	\$90
Rate and Rule Filings	\$90
Form and Rate Filings	\$180
Form and Rule Filings	\$180
Form and Rate and Rule Filings	\$180
Withdrawal only (Approved Filing)	No Charge

ELECTRONIC FILING SYSTEMS

Rate Filings	\$75
Rule Filings	\$75
Form Filings	\$75
Rate and Rule Filings	\$75
Form and Rate Filings	\$150
Form and Rule Filings	\$150
Form and Rate and Rule Filings	\$150
Withdrawal Only (Approved Filing)	No Charge

**EXPEDITED HOMEOWNERS AND AUTOMOBILE FILING
PROCEDURES
EFFECTIVE IMMEDIATELY**

Newly enacted Minnesota Statute §60A.315 provides filers of Homeowners and Automobile rates, rules and forms with the option of using an expedited filing procedure. The expedited filing procedure renders a filing effective upon receipt by the Department if the filer meets the following criteria:

Homeowners and Automobile Filings:

- A completed Expedited Filing Certification form (see copy of form attached to this Bulletin). Note that the State of Minnesota Filing Certification Form currently used with all Property and Casualty Filings is not required for Expedited Filings.
- A description of each policy, amendment, endorsement, rate and rule as applicable. This description is part of the Certification form. (This should include actuarial data that supports the rates in a rate filing, and an explanation of changes being made to forms and rules in a forms and/or rules filing);
- A copy of each policy, amendment, endorsement, rate and rule as applicable;
- For paper filings an original and one copy of a completed NAIC Uniform Property & Casualty Transmittal Document;
- For paper filings an extra copy of the document(s) that you want to have stamped and returned to you. Please include a self-addressed and stamped return envelope.

Homeowner Filings

Please note that pursuant to Minnesota Statute §65A.27, subd. 4., homeowners insurance includes, but is not limited to, policies that are generally described as homeowner's policies, mobile/manufactured homeowner's policies, dwelling owner policies, condominium owner policies, and tenant policies. The expedited filing procedure may be used for these types of insurance.

Automobile Filings

The expedited filing procedure may be used for all automobile insurance governed by Minnesota Statute §65B. This includes private passenger automobiles, recreational vehicles licensed for road use, motorhomes, antique vehicles, and motorcycles. It also includes commercial automobiles. However, ONLY rate service organizations should make filings for commercial automobiles. See Department of Commerce Bulletin 95-2.

**EXPEDITED FILING
CERTIFICATION FORM
MINNESOTA STATUTE. §60A.315
Homeowners and Automobile Filings**

Insurance Company Name or Group Name or Rate Service Organization Name

Company Tracking No: _____ NAIC or Group NAIC No: _____

Pursuant to Minnesota Statute §60A.315, the above-referenced entity hereby submits a description of each policy, amendment, and endorsement contained in this filing as well as a description of the rates and/or rules if applicable: (Use additional pages as required or include this information on the NAIC Uniform Property & Casualty Transmittal Document.)

As an officer of the above-referenced company, I hereby represent and certify that the ATTACHED copies of the policy, amendment, and/or endorsement forms and/or rates described herein comply with all applicable Minnesota Statutes, Rules and case law.

RESPONSIBLE OFFICER'S SIGNATURE

RESPONSIBLE OFFICER'S NAME
(PRINTED)

RESPONSIBLE OFFICER'S TITLE

DATE